

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: DIAZ, CARMEN H.
JOSE MARCANO

§ Case No. 08-16751

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Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that CHARLES J. MYLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn St.
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 30 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 on 12/23/10 in Courtroom 140, United States Courthouse, 100 S. Third St. Geneva, IL 60134.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/04/2010

By: /s/CHARLES J. MYLER

Trustee

CHARLES J. MYLER
105 EAST GALENA BLVD.
8TH FLOOR
AURORA, IL 60505
(630) 897-8475

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: DIAZ, CARMEN H.
JOSE MARCANO

§ Case No. 08-16751

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Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 83,000.79
and approved disbursements of \$ 68,000.00
leaving a balance on hand of ¹ \$ 15,000.79

Claims of secured creditors will be paid as follows:

Claimant	Proposed Payment
Ford Motor Credit Company LLC	\$ <u>0.00</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee <u>CHARLES J. MYLER</u>	\$ <u>6,650.04</u>	\$ <u></u>
Attorney for trustee <u>Myler, Ruddy & McTavish</u>	\$ <u>3,840.00</u>	\$ <u></u>
Appraiser <u></u>	\$ <u></u>	\$ <u></u>
Auctioneer <u></u>	\$ <u></u>	\$ <u></u>
Accountant <u></u>	\$ <u></u>	\$ <u></u>
Special Attorney for trustee <u></u>	\$ <u></u>	\$ <u></u>
Charges, <u>U.S. Bankruptcy Court</u>	\$ <u></u>	\$ <u></u>
Fees, <u>United States Trustee</u>	\$ <u></u>	\$ <u></u>
Other <u></u>	\$ <u></u>	\$ <u></u>
Trustee <u>Charles J. Myler</u>	\$ <u></u>	\$ <u>47.91</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 68,719.86 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.5 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
<u>2</u>	Discover Bank/DFS Services LLC	\$ <u>5,981.32</u>	\$ <u>388.44</u>
<u>3</u>	Discover Bank/DFS Services LLC	\$ <u>6,924.39</u>	\$ <u>449.69</u>
<u>4</u>	Capital Recovery II	\$ <u>7,235.49</u>	\$ <u>469.89</u>
<u>5 -2</u>	Chase Bank USA, NA	\$ <u>6,537.27</u>	\$ <u>424.55</u>
<u>6 -2</u>	Chase Bank USA, NA	\$ <u>6,972.30</u>	\$ <u>452.80</u>
<u>7</u>	Capital Recovery II	\$ <u>15,401.08</u>	\$ <u>1,000.18</u>
<u>8</u>	Capital Recovery II	\$ <u>1,937.56</u>	\$ <u>125.83</u>
<u>9</u>	FIA Card Services, N.A.	\$ <u>3,479.90</u>	\$ <u>225.99</u>
<u>10</u>	Chase Bank USA, NA	\$ <u>5,418.94</u>	\$ <u>351.92</u>
<u>11</u>	eCAST Settlement Corporation	\$ <u>8,831.61</u>	\$ <u>573.55</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/CHARLES J. MYLER

Trustee

CHARLES J. MYLER
105 EAST GALENA BLVD.
8TH FLOOR
AURORA, IL 60505
(630) 897-8475

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 6

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-16751

User: froman
Form ID: pdf006

Page 1 of 2
Total Noticed: 32

Date Rcvd: Nov 08, 2010

The following entities were noticed by first class mail on Nov 10, 2010.

db/jdb +Jose Marcano, Carmen H. Diaz, 1036 Willow Bay, Elgin, IL 60123-6535
aty +Arturo P Gonzalez, Law Offices of Arturo P Gonzalez, 920 Davis Road, Suite 100,
Elgin, IL 60123-1344
aty +Richard G Larsen, Myler, Ruddy & McTavish, 105 E. Galena Blvd., 8th Floor,
Aurora, IL 60505-3338
tr +Charles J Myler, Myler Ruddy & McTavish, 105 East Galena Boulevard, 8th Floor,
Aurora, IL 60505-3338
12370657 +Bank of America, Attn: Bankruptcy NC4-105-02-99, Po Box 26012, Greensboro, NC 27420-6012
12370658 +Beneficial / Household Finance, Attn: Bankruptcy, 2929 Walden Ave, Depew, NY 14043-2602
12370659 +Bmw Financial Services, Po Box 360, Anderson, IN 46015
12517404 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
12370660 +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
12679919 Chase Bank USA, NA, PO Box 15145, Wilmington, DE 19850-5145
12370663 +Citifinancial Retail S, Po Box 140489, Irving, TX 75014-0489
12595729 +FIA Card Services, N.A., Attn: Mr. M-BK, 1000 Samoset Drive, DE5-023-03-03,
Newark, DE 19713-6000
12370666 ++FORD MOTOR CREDIT COMPANY, PO BOX 6275, DEARBORN MI 48121-6275
(address filed with court: Ford Motor Credit Corporation, National Bankruptcy Center,
Po Box 537901, Livonia, MI 48153)
12409689 ++FORD MOTOR CREDIT COMPANY, PO BOX 6275, DEARBORN MI 48121-6275
(address filed with court: Ford Motor Credit Company LLC, P O Box 537901,
Livonia MI 48153-9905)
12370669 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: HSBC / Best Buy, Po Box 15522, Wilmington, DE 19850)
12697139 Household Finance Corporation, by eCAST Settlement Corporation, as its agent, POB 35480,
Newark NJ 07193-5480
12436924 +Lowes/MBGA, Attn: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662
12443300 +Safwan Barakat, MD, 1425 N McLean, Elgin, IL 60123-5723
12370671 +Washington Mutual Home, Attention: Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way,
Jacksonville, FL 32256-6851
12370672 +Washington Mutual Mortgage, Attention: Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way,
Jacksonville, FL 32256-6851
12370673 +Wfnnb/harlem Furniture, Po Box 2974, Shawnee Mission, KS 66201-1374
14155636 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Nov 08, 2010.

12895013 +E-mail/PDF: rmscedi@recoverycorp.com Nov 09 2010 00:55:28 Capital Recovery II,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12470091 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 09 2010 00:46:15
Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
12370664 +E-mail/PDF: mrdiscen@discoverfinancial.com Nov 09 2010 00:46:15 Discover Financial,
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
12370667 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2010 00:55:17 Gemb/care Credit, Po Box 981439,
El Paso, TX 79998-1439
12370668 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2010 00:55:18 Gemb/ge Money Loc, Po Box 30762,
Salt Lake City, UT 84130-0762
12370670 +E-mail/Text: bankrup@nicor.com Nicor Gas,
Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662
12895014 E-mail/PDF: rmscedi@recoverycorp.com Nov 09 2010 00:55:32
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
12489399 +E-mail/PDF: rmscedi@recoverycorp.com Nov 09 2010 00:55:29
Recovery Management Systems Corporation, For GE Money Bank, dba CARE CREDIT/GEMB,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12587294 +E-mail/PDF: rmscedi@recoverycorp.com Nov 09 2010 00:55:31
Recovery Management Systems Corporation, For GE Money Bank, dba LOWES CONSUMER,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
12587282 +E-mail/PDF: rmscedi@recoverycorp.com Nov 09 2010 00:55:29
Recovery Management Systems Corporation, For GE Money Bank, dba GE MONEY LOC,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Charles J Myler, Myler Ruddy & McTavish, 105 East Galena Boulevard, 8th Floor,
Aurora, IL 60505-3338
12370661* +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
12370662* +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
12370665* +Discover Financial, Attention: Bankruptcy Department, Po Box 3025,
New Albany, OH 43054-3025

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1
Case: 08-16751

User: froman
Form ID: pdf006

Page 2 of 2
Total Noticed: 32

Date Rcvd: Nov 08, 2010

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.